BK 1816PG 0614

STATE MS, DESOTO CO.

2 29 PM '03

RECORDATION REQUESTED BY: Union Planters Bank NA **Business Banking**

6200 Poplar Avenue Memphis, TN 38119

WHEN RECORDED MAIL TO:

Union Planters Bank, National Association 565 Marriott Drive Nashville, TN 37214

SEND TAX NOTICES TO:

JOHN H. NABORS KATHERINE J NABORS P.O. BOX 30783 <u>MEMPHIS, TN 38130</u>

2K 1816 PG61

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

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<u>21303919</u>380

This Modification of Deed of Trust prepared by

565 MARRIOTT DRIVE

NOTE TO CHANCERY CLERK: Section 17, Township a, Parage 7 west

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated August 11, 2003, is made and executed between JOHN H. NABORS, whose address is 4646 US HWY. 78, MEMPHIS, TN 38118 and KATHERINE J NABORS, whose address is 4646 US HWY. 78, MEMPHIS, TN 38118 ("Grantor") and Union Planters Bank NA, Business Banking, 6200 Poplar Avenue, Memphis, TN 38119 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 20, 2002 (the "Deed of Trust") which has been recorded in DE SOTO County, State of Mississippi, as follows:

RECORDED 08/13/02 IN BOOK 1540 PAGE 0035, WITH THE DE SOTO COUNTY REGISTER OF DEEDS OFFICE.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DE SOTO County, State of Mississippi:

See ATTACHED EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein. The Real Property or its address is commonly known as 3468 SWINNEA ROAD, NESBIT, MS 38651.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

EXTEND MATURITY DATE:

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promisery note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing.

Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED AUGUST 11, 2003.

MODIFICATION OF DEED OF TRUST (Continued)

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Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Short Short

LBY

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EXHIBIT "A"

BK 1540PG0043

LOT 7, Gill Subdivision, North Addition, located in Section 17, Township 2, Range 7 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 8, Page 30 in the office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to KATHERINE BELLE JOYNER NABORS AND DAUGHTER, KAREN N. FOWLER, by Quit Claim Deed of record in BOOK 251, PAGE 353 in said Chancery Clerk's Office.

Property Address: 3648 SWINNEA ROAD, SOUTHAVEN, MS 38651